

MAR 13 2012

SENATE RESOLUTION

REQUESTING THE DIRECTOR OF THE EXECUTIVE OFFICE ON AGING TO ESTABLISH THE LONG-TERM CARE FINANCING TASK FORCE TO ASSESS THE FEASIBILITY OF ESTABLISHING A MODEST, PUBLIC, LONG-TERM CARE INSURANCE PROGRAM IN HAWAII.

1 WHEREAS, the Hawaii Long-Term Care Commission supports in
2 principle the establishment of a modest, public, long-term care
3 insurance program, but recommends that studies be undertaken to
4 assure the feasibility of such an insurance program; and
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6 WHEREAS, the public insurance program envisioned would be
7 generally similar to the Care Plus proposal under S.B. No. 1088
8 and H.B. No. 1616, Regular Session of 2003; and
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10 WHEREAS, a specific proposal for a public insurance option
11 needs to be developed from a broader and more in-depth
12 examination of a number of issues to ensure the proposal has the
13 needed political support and will be financially viable; and
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15 WHEREAS, a task force made up of persons who support the
16 principle of a modest, public, long-term care insurance program
17 as a partial solution for financing long-term care, including
18 legislators and community advocates, would be in the best
19 position to study the feasibility of establishing a modest,
20 public, long-term care insurance program; now, therefore,
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22 BE IT RESOLVED by the Senate of the Twenty-sixth
23 Legislature of the State of Hawaii, Regular Session of 2012,
24 that the Director of the Executive Office on Aging is requested
25 to establish a long-term care financing task force to study the
26 feasibility of establishing a modest, public, long-term care
27 insurance program; and
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29 BE IT FURTHER RESOLVED that the task force, with the
30 Director of the Executive Office on Aging serving as Chair,
31 include:
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- 33 (1) Six individuals from the long-term care community and
34 insurance industry, three to be selected by the Senate



1 President and three to be selected by the Speaker of
2 the House;

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4 (2) One member of the Senate selected by the Senate
5 President; and

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7 (3) One member of the House of Representatives selected by
8 the Speaker of the House; and

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10 BE IT FURTHER RESOLVED that the task force is requested to
11 address and report on the following issues as part of its
12 assessment:

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14 (1) The minimum and maximum age for employed persons to be
15 eligible to enroll in the long-term care insurance
16 program;

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18 (2) The definition of "employment" for the purposes of
19 determining eligibility;

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21 (3) The minimum period of time during which an individual
22 must pay premiums before becoming eligible for
23 benefits;

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25 (4) The method of collecting the premium;

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27 (5) The length of covered benefit;

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29 (6) The amount of cash benefit, whether it should vary by
30 disability, inflation adjustment over time, and
31 whether there should be restrictions on its use;

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33 (7) The premium required to adequately finance various
34 program designs;

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36 (8) Whether premiums should be level or increase with
37 inflation over time;

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39 (9) Whether low-income people should be exempt from
40 participating or whether there should be a premium
41 subsidy from general revenues;

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43 (10) How the program should be administered; and
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1 (11) Which executive department should administer this
2 program; and
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4 BE IT FURTHER RESOLVED that members of the task force shall
5 not receive compensation for their service but shall be
6 reimbursed for necessary expenses, including travel expenses,
7 incurred in the performance of their duties; and
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9 BE IT FURTHER RESOLVED that the task force is requested to
10 submit a report on its findings and recommendations, including
11 any proposed legislation, if any, to the Legislature no later
12 than twenty days prior to the convening of the Regular Session
13 of 2013; provided that the report includes a recommended
14 proposal that is politically viable and financially feasible;
15 and
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17 BE IT FURTHER RESOLVED that the task force be dissolved on
18 June 30, 2013; and
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20 BE IT FURTHER RESOLVED that certified copies of this
21 Resolution be transmitted to the Director of the Executive
22 Office on Aging, the Director of Health, the Director of Human
23 Services, the Insurance Commissioner, the Policy Advisory Board
24 for Elder Affairs, and the Hawaii Long-Term Care Commission.
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